

Information to identify the case:

Debtor 1	<u>Jeffrey A. Marks</u>	Social Security number or ITIN	<u>xxx-xx-8071</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21047-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey A. Marks

8/9/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jeffrey A. Marks
 Debtor

Case No. 17-21047-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db +Jeffrey A. Marks, 111 Parkfel Ave., Pittsburgh, PA 15237-4849
 14384856 American Suzuki Financial Services, PO Box 7140, Little Rock, AR 72223-7140
 14384859 +Champion Windows & Green Sky, PO Box 29429, Atlanta, GA 30359-0429
 14384861 +Discover Card, c/o FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
 14384862 +Franklin American Mortgage Company, PO Box 77404, Ewing, NJ 08628-6404
 14384863 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14384865 +S&T Bank, P.O. Box 190, Indiana, PA 15701-0190
 14384866 The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 14384867 +The Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QNLCARDIELLO.COM Aug 10 2017 01:03:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 10 2017 01:10:29 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14387732 EDI: BECKLEE.COM Aug 10 2017 01:03:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

14384855 EDI: AMEREXPR.COM Aug 10 2017 01:03:00 American Express Corporation, PO Box 981535,
 El Paso, TX 79998-1535

14384857 EDI: TSYS2.COM Aug 10 2017 01:03:00 Barclays Bank, c/o Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337

14384858 EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083

14384860 +EDI: CITICORP.COM Aug 10 2017 01:04:00 Citibank, PO Box 6500,
 Sioux Falls, SD 57117-6500

14384864 +EDI: CCS.COM Aug 10 2017 01:03:00 Quest Diagnostics, c/o Credit Collection Services,
 725 Canton Street, Norwood, MA 02062-2679

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Franklin American Mortgage Company
 cr* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern, PA 19355-0701

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Franklin American Mortgage Company
 bkggroup@kmlawgroup.com
 Kenneth Steidl on behalf of Debtor Jeffrey A. Marks julie.steidl@steidl-steinberg.com,
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
 nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
 tcase.com
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste
 inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5